

Information to identify the case:

Debtor 1	Lurina Kimberly Edwards	Social Security number or ITIN	xxx-xx-9040
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	Kelvin Madison Cosby	Social Security number or ITIN	xxx-xx-9580
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	13 1/11/18
Case number:	18-30148-KLP		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lurina Kimberly Edwards	Kelvin Madison Cosby
2. All other names used in the last 8 years	aka Lurina Kimberly Cosby	
3. Address	6271 Fieldshire Ct Mechanicsville, VA 23111	6271 Fieldshire Ct Mechanicsville, VA 23111
4. Debtor's attorney Name and address	Robert B. Duke Jr. America Law Group Inc. dba The Debt Law Group 8501 Mayland Drive, Suite 106 Henrico, VA 23294	Contact phone 804-308-0051 Email: rdukelaw@gmail.com
5. Bankruptcy trustee Name and address	Carl M. Bates P. O. Box 1819 Richmond, VA 23218	Contact phone (804) 237-6800 Email: station01@richchap13.com

6. Bankruptcy clerk's office

For the Court:

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

701 East Broad Street
Richmond, VA 23219

Hours open Monday through Friday, 9:00 a.m. to 5:00 p.m. ET, except on holidays.

Clerk of the Bankruptcy Court:
William C. Redden

Hours open Monday – Friday, 9:00 AM – 4:00 PM
ET, except on holidays.

Date: January 12, 2018

McVCIS 24-hour case information:

Contact phone 804-916-2400

Toll Free 1-866-222-8029

7. Meeting of creditors

March 1, 2018 at 09:00 AM

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Office of the U.S. Trustee, 701 East Broad
Street – Suite 4300, Richmond, VA 23219-1885**

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: April 30, 2018

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: March 22, 2018

Deadline for governmental units to file a proof of claim:

Filing deadline: July 10, 2018

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>March 28, 2018 at 09:10 AM.</p> <p>Location: Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	<p>Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Lurina Kimberly Edwards
 Kelvin Madison Cosby
 Debtors

Case No. 18-30148-KLP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla
 Form ID: 309I

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 Total Noticed: 44

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.
 db/jdb

+Lurina Kimberly Edwards, Kelvin Madison Cosby, 6271 Fieldshire Ct,
 Mechanicsville, VA 23111-6561
 14200916 +American Anesthesiology of VA, 1301 Concord Terrace, Fort Lauderdale, FL 33323-2843
 14200917 +Applied Business Services, 617 Southside Rd., Edenton, NC 27932-8922
 14200918 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538
 14200919 +Central Furniture Company, Inc, 3700 Mechanicsville Tnpk, Richmond, VA 23223-1332
 14200920 +Charles C Cosby, Jr, PC, 1904 Byrd Ave, Ste 301, Richmond, VA 23230-3029
 14200922 +Check Into Cash, 7601 W Broad Street, Ste E, Henrico, VA 23294-3641
 14200923 +Connects Federal Credit Union, 7700 Shrader Road, Henrico, VA 23228-2552
 14200924 Debt Recovery Solution, Attn: Bankruptcy, 6800 Jericho Tnpk Ste 113e,
 Syosset, NY 11791-0000
 14200925 Dominion Energy, PO Box 26543, Richmond, VA 23290-0001
 14200927 +FasMart 084, 8565 MAagellan Pkwy Ste 400, Richmond, VA 23227-1172
 14200931 +LENDMARK FINANCIAL SERVICES LLC, 2118 USHER STREET, COVINGTON GA 30014-2434
 (address filed with court: Lendmark Financial Ser, 2118 Usher St Nw,
 Covington, GA 30014-0000)
 14200930 +Lafayette, Ayers, & Whitlock, 10160 Staples Mill Road, Suite 105,
 Glen Allen, VA 23060-3447
 14200932 +Memorial Med Ctr--Dept of MRMC, 7229 Forest Ave, Suite 110, Richmond, VA 23226-3765
 14200934 Monument Pathologists, PO Box 5468, Martinsville, VA 24115-5468
 14200935 +North Shore Agency, 270 Spagnoli Rd., Suite 110, Melville, NY 11747-3515
 14200936 +Peter H. Goldmann MD, c/o Edward Whitlock, Esq., 10160 Staples Mill Rd. Ste 105,
 Glen Allen, VA 23060-3447
 14200938 +Proactiv Solution, PO Box 11448, Des Moines, IA 50336-1448
 14200942 +ROI Services Inc, PO Box 549, Lutherville Timonium, MD 21094-0549
 14200940 +Richmond Card Assoc, Dept of MRMC, 7007 Harbour View Blvd Ste 108, Suffolk, VA 23435-3657
 14200941 +Richmond Gastroenterology Asso, 107 Wadsworth Dr, Richmond, VA 23236-4521
 14200943 +Sheltering Arms Phys Rehab, Sheltering Arms Hospital, 8254 Atlee Rd,
 Mechanicsville, VA 23116-1844
 14200945 +St Mary's Hospital, 5801 Brems Rd., Richmond, VA 23226-1900
 14200947 +Titlemax of Virginia, 7124 Mechanicsville Tnpk, Mechanicsville, VA 23111-3628
 14200949 +Treasurer Hanover County, P.O. Box 200, Hanover, VA 23069-0200
 14200951 VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462,
 Richmond, VA 23298-0462
 14200956 +Wilson Funeral Home, 5008 Nine Mile Rd., Richmond, VA 23223-5733

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty

E-mail/Text: rdukelaw@gmail.com Jan 13 2018 02:03:32 Robert B. Duke, Jr.,
 America Law Group Inc., dba The Debt Law Group, 8501 Mayland Drive, Suite 106,
 Henrico, VA 23294
 tr +E-mail/Text: station01@richchap13.com Jan 13 2018 02:03:52 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 14201753 +E-mail/Text: bkr@taxva.com Jan 13 2018 02:04:20 COMMONWEALTH OF VIRGINIA,
 DEPARTMENT OF TAXATION, PO BOX 2156, RICHMOND, VA 23218-2156
 14200921 +E-mail/Text: khorner@checkintocash.com Jan 13 2018 02:04:27 Check Into Cash, PO Box 550,
 Cleveland, TN 37364-0550
 14201752 EDI: IRS.COM Jan 13 2018 02:08:00 DEPARTMENT OF THE TREASURY - IRS,
 INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
 14200926 E-mail/Text: collections@encirclepayments.com Jan 13 2018 02:04:31 Encircle Collections I,
 Attn: Bankruptcy Dept, 1691 Nw 107th Ave, Doral, FL 33172-0000
 14200928 +E-mail/Text: bankruptcy@hsn.net Jan 13 2018 02:04:17 HSN, attn: Bankruptcy, PO Box 9090,
 Clearwater, FL 33758-9090
 14200933 E-mail/Text: mmrgbkb@miramedrg.com Jan 13 2018 02:04:03 MiraMed Revenue Group, PO Box 536,
 Linden, MI 48451-0536
 14200937 +E-mail/Text: bankruptcy@gopfs.com Jan 13 2018 02:04:25 Prestige Financial Svc,
 Attn: Bankruptcy, 1420 South 500 West, Salt Lake City, UT 84115-5149
 14200939 +EDI: RMCB.COM Jan 13 2018 02:08:00 Retrieval Masters Creditors Bu, 4 Westchester Plaza,
 Suite 110, Elmsford, NY 10523-1616
 14200944 +E-mail/Text: philadelphia.bnc@ssa.gov Jan 13 2018 02:04:13 Social Security,
 1834 West Cary Street, Richmond, VA 23220-5329
 14200950 +E-mail/Text: crwkflw@firstdata.com Jan 13 2018 02:04:17 TRS Recovery Services,
 re: BJ's Wholesale, 14141 SW Freeway, Sugar Land, TX 77478-4630
 14200948 +E-mail/Text: bankruptcydepartment@tsico.com Jan 13 2018 02:04:26 Transworld Systems Inc,
 500 Virginia Dr., Suite 514, Fort Washington, PA 19034-2707
 14200952 +EDI: VERIZONEAST.COM Jan 13 2018 02:08:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 14200953 EDI: VACU.COM Jan 13 2018 02:08:00 Virginia Credit Union, PO Box 90010,
 Richmond, VA 23225-9010
 14200954 +E-mail/Text: bkr@taxva.com Jan 13 2018 02:04:20 Virginia Department of Taxatio,
 PO Box 2156, Richmond, VA 23218-2156
 14200955 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jan 13 2018 02:04:02
 Westlake Financial Svcs, Customer Care, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 17

District/off: 0422-7

User: smithla
Form ID: 309I

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Total Noticed: 44

Date Rcvd: Jan 12, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14200929* Internal Revenue Service, Centralized Insolvency Operati, P.O. Box 7346,
Philadelphia, PA 19101-7346
14200946* +St. Mary's Hospital, 5801 Bremono Rd., Richmond, VA 23226-1900

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
John P. Fitzgerald, III USTPRegional04.RH.ECF@usdoj.gov
Robert B. Duke, Jr. on behalf of Joint Debtor Kelvin Madison Cosby rdukelaw@gmail.com,
thedebtlawgroupmail@gmail.com;dlghearings@gmail.com;2debtlawgroup@gmail.com;r47771@notify.bestcase.com
Robert B. Duke, Jr. on behalf of Debtor Lurina Kimberly Edwards rdukelaw@gmail.com,
thedebtlawgroupmail@gmail.com;dlghearings@gmail.com;2debtlawgroup@gmail.com;r47771@notify.bestcase.com

TOTAL: 4